

'Fuel Wise or Fuelish?' Lesson Supplement

Introduction

Tell your students, "You will soon be in the position of getting your driver's license and looking for a car. In all of the excitement, you are faced with a number of decisions that need to be made before you actually purchase your car. Through this lesson, you will research every aspect that a person goes through when purchasing a car. This will make you a wise shopper."

Task

The teacher will break the class into teams of two. Each team has been offered \$5,000 toward the purchase of their first car. The money, however, comes with some strings attached. In order to get the money, they must first prove that they are mature enough to handle the responsibilities associated with car ownership – financing, insurance, maintenance and everyday operating expenses. This will be evident to you when you check the final figures.

Guest speakers would be an exceptional resource for the students. Professionals to consider may be:

- car salesmen;
- loan officers;
- financial planners;
- S.A.D.D. members;
- M.A.D.D. members; and
- police officers.

Learning Procedure

- STEP ONE: Have students choose three different cars they would like to purchase. One of these cars should be an alternative fuel vehicle. Have students complete "Buying My First Car Worksheet 1" to compare the costs of the three car models. This will be a real eye-opener to the students. The students should use the Internet to visit Web sites for the prices of the cars.

- STEP TWO: Once the students have selected their cars, they need to review the financing options available to teenagers. Are they going to pay cash for the car, make a down payment and monthly payments, or buy one for more than the \$5,000 and finance the rest? They should research different lending institutions and record the interest rates on the worksheet. They also should research the amount they will pay in taxes for each car.

- STEP THREE: Insurance will be the next item of major concern. Assume that each student will be paying for his or her own insurance. They should consider three insurance companies and compare the prices of the policies based on their age, gender, academic achievements, prior convictions of offenses, etc. The type of car they selected also will affect the insurance coverage. Have the students complete the insurance section of the worksheet.

- STEP FOUR: Have students complete the "Buying My First Car Worksheet 2." Have students compile the information they gathered and create a spreadsheet. Students should create a graph from the spreadsheet information to help them compare each vehicle and select their new car.

Learning Advice

This project can be used in many different ways. The lesson was written with the idea that you have access to a computer lab of at least 15 computers with Internet access and have an average class size of 30. Each team of two will work on each section of the lesson. If you have access to only one computer, you could divide the sections among groups of students to collect information for the project. This would allow you to move from one section to the next with finished data. This



also would let you put together different scenarios taken from the graphs that each group creates from their information. In this way, you could have the students investigate specific cars, fuel economy, insurance coverage and so on.

The lesson could prove to be too overwhelming for just one student to do by him/herself unless it is for a gifted or accelerated class.

Obviously, this lesson would work well in a networked classroom. You could follow the basic lesson and branch out into your personal area of preference. The students will need to arrange the information that they find (either on the Internet or from other resources) onto individual worksheets. This will make it much easier to compare the data within a given category. The final outcome is to identify the most fuel-efficient car. The class will compare the individual outcomes and decide on the plan that made the wisest choices. This means that they took all points into consideration when

making their choices. A major item the students need to keep in mind is that once the car is purchased they will still need money for maintenance.

Students will need an e-mail for responding to questions about quotes for insurance and financing.

Evaluation

Students will submit their completed worksheets for evaluation. Teachers can use a rubric to score the overall project. The rubric could include, but not be limited to, the individual sections of the project and the way the students worked together (if included). If time permits, students can present an oral presentation to the class on the results of their search. They must be able to back up the rationale that they used to come to their decision. If the teacher decides to use the oral presentation it could be included in the rubric or given for extra credit.